



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [AMERIS BANCORP](#)

City/State [ATLANTA, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [23,858,303](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	21,826,914	19,205,260	14,586,905	9,716,243	7,326,643
Net income (\$000)	376,913	261,988	161,441	121,027	73,548
Number of BHCs in peer group	130	128	125	118	148

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.60	80	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78	3.78	3.29	84
+ Non-interest income	1.66	1.04	82	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52	1.40	0.93	81
- Overhead expense	2.56	2.17	81	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69	3.27	2.60	85
- Provision for credit losses	-0.16	-0.09	31	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71	0.12	0.11	61
+ Securities gains (losses)	0	0.01	62	0	0.02	16	0	0.01	53	0	0	72	0	0.01	36
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	2.29	1.66	86	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48	1.79	1.55	70
Net operating income	1.73	1.26	87	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46	1	0.95	60
Net income	1.73	1.26	87	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46	1	0.95	60
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.57	3.06	83	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78	4.63	4.06	90
Interest expense	0.24	0.25	60	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50	0.51	0.54	47
Net interest income (tax equivalent)	3.33	2.80	82	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78	4.12	3.54	85
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.11	32	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58	0.12	0.10	65
Earnings coverage of net loan and lease losses (X)	74.44	39.72	77	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42	19.74	0.97	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.06	1.23	33	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6	0.43	0.95	5
Allowance for loan and lease losses / Total loans and leases	0.98	1.20	30	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6	0.41	0.94	6
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.49	61	0.63	0.71	48	0.75	0.57	70	0.88	0.61	78	1.03	0.57	85
30–89 days past due loans and leases / Total loans and leases	0.37	0.32	67	0.39	0.39	62	0.78	0.43	86	0.63	0.44	81	0.54	0.32	79
Liquidity and Funding															
Net noncore funding dependence	-15.14	-2.33	16	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20	6.03	13.97	22
Net short-term noncore funding dependence	-17.74	-7.71	19	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41	5.35	9.65	30
Net loans and leases / Total assets	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81	79.15	72.64	76
Capitalization															
Tier 1 leverage ratio	8.64	8.98	44	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37	9.71	10.04	46
Holding company equity capital / Total assets	12.43	10.71	78	12.95	11.16	76	13.54	12.43	63	12.73	12.22	62	10.24	10.84	40
Total equity capital (including minority interest) / Total assets	12.43	10.82	78	12.95	11.29	76	13.54	12.57	63	12.73	12.27	62	10.24	10.89	39
Common equity tier 1 capital / Total risk-weighted assets	10.46	12.42	24	11.14	12.38	33	9.90	12.17	18	10.07	12.12	16	10.29	11.90	25
Net loans and leases / Equity capital (X)	5.72	5.53	57	5.84	5.58	55	5.85	5.21	69	5.90	5.29	66	7.73	6.82	71
Cash dividends / Net income	11.14	28.27	15	15.93	42.30	16	18.80	33.12	26	14.40	27.31	19	20.24	32.32	33
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36				19.39
Growth Rates															
Assets	16.73	10.50	77	12.04	16.68	39	59.41	9.26	95	45.66	7	96	13.99	9.89	78
Equity capital	12.06	7.46	81	7.19	6.99	58	69.57	10.49	95	81.03	7.89	96	24.45	13.71	81
Net loans and leases	9.79	3.36	78	7.01	9.07	48	67.98	9.10	95	38.22	7.89	94	16.30	12.54	74
Noncore funding	17.42	-14.79	84	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98	-38.76	-3.35	15
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital	10.13	10.95	55	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59	9.17	4.39	72
Equity investment in subsidiaries / Equity capital	106.49	103.22	72	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91	118.98	105.17	89
Cash from ops + noncash items + op expense / Op expense + dividends	221.06	154.48	75	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58	60.05	100.80	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	672,983	690,724	585,925	376,192	280,196	-2.57	195.48
Income from lease financing receivables.....	3,106	185	923	1,885	625	1578.92	
Fully taxable income on loans and leases.....	659,451	672,145	571,079	363,598	269,473	-1.89	201.03
Tax-exempt income on loans and leases.....	16,638	18,764	15,769	14,479	11,348	-11.33	91.33
Estimated tax benefit on income on loans and leases.....	4,423	4,987	4,191	3,972	6,110	-11.31	24.61
Income on loans and leases (tax equivalent).....	680,512	695,896	591,039	382,049	286,931	-2.21	194.20
Investment interest income (tax equivalent).....	22,785	31,484	38,930	28,505	21,243	-27.63	15.92
Interest on balances due from depository institutions.....	3,882	1,739	8,139	4,985	1,724	123.23	368.84
Interest income on other earning assets.....	509	2,537	2,635	1,875	1,344	-79.94	-18.30
Total interest income (tax equivalent).....	707,688	731,656	640,743	417,414	311,242	-3.28	180.36
Interest on time deposits of \$250K or more	3,130	9,468	9,684	4,271	5,533	-66.94	
Interest on time deposits < \$250K.....	7,463	23,855	39,800	18,189	2,585	-68.72	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	11,764	25,744	53,049	26,594	11,759	-54.30	68.44
Interest on other borrowings and trading liabilities.....	6,884	14,484	21,712	16,437	10,803	-52.47	-5.49
Interest on subordinated debt and mandatory convertible securities	18,544	15,199	6,983	4,443	3,542	22.01	
Total interest expense.....	47,785	88,750	131,228	69,934	34,222	-46.16	142.63
Net interest income (tax equivalent).....	659,903	642,906	509,515	347,480	277,020	2.64	183.56
Non-interest income.....	362,931	443,632	189,543	111,009	102,505	-18.19	261.49
Adjusted operating income (tax equivalent)	1,022,834	1,086,538	699,058	458,489	379,525	-5.86	207.05
Overhead expense.....	558,026	614,786	463,164	285,215	239,718	-9.23	156.25
Provision for credit losses.....	-35,365	126,360	20,100	17,527	8,602		
Securities gains (losses)	532	0	120	89	38		460.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	500,688	345,397	215,933	155,710	131,243	44.96	357.26
Applicable income taxes	119,199	78,256	50,143	30,464	50,734	52.32	259.62
Tax equivalent adjustments	4,576	5,153	4,349	4,219	6,961	-11.20	7.62
Applicable income taxes (tax equivalent).....	123,775	83,409	54,492	34,683	57,695	48.40	230.97
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	376,913	261,988	161,441	121,027	73,548	43.87	422.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	376,913	261,988	161,441	121,027	73,548	43.87	422.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	376,913	261,988	161,441	121,027	73,548	43.87	422.76
Investment securities income (tax equivalent).....	22,785	31,484	38,930	28,505	21,243	-27.63	15.92
US Treasury and agency securities (excluding mortgage-backed securities)	1,447	1,963	2,075	2,032	2,413	-26.29	-40.26
Mortgage-backed securities	17,105	24,006	30,245	19,585	12,214	-28.75	46.02
All other securities	4,233	5,515	6,610	6,888	6,616	-23.24	-23.32
Cash dividends declared.....	41,987	41,724	30,350	17,431	14,883	0.63	301.18
Common	41,987	41,724	30,350	17,431	14,883	0.63	301.18
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.24	2.85	78	3.81	3.27	85	4.39	4	76	4.30	3.87	76	4.25	3.78	87
Less: Interest expense	0.22	0.23	58	0.46	0.48	55	0.90	0.98	43	0.72	0.79	49	0.47	0.50	46
Equals: Net interest income (tax equivalent)	3.02	2.60	80	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78	3.78	3.29	84
Plus: Non-interest income	1.66	1.04	82	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52	1.40	0.93	81
Equals: adjusted operating income (tax equivalent)	4.69	3.70	89	5.66	4.04	91	4.79	4.41	76	4.72	4.46	66	5.18	4.26	88
Less: Overhead expense	2.56	2.17	81	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69	3.27	2.60	85
Less: Provision for credit losses	-0.16	-0.09	31	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71	0.12	0.11	61
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	61	0	0.02	17	0	0.01	53	0	0	73	0	0.01	37
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.29	1.66	86	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48	1.79	1.55	70
Less: Applicable income taxes (tax equivalent)	0.57	0.38	88	0.43	0.23	90	0.37	0.36	52	0.36	0.33	55	0.79	0.59	77
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income	1.73	1.26	87	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46	1	0.95	60
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49
Equals: Net income	1.73	1.26	87	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46	1	0.95	60
Memo: Net income (last four quarters)	1.73	1.26	87	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46	1	0.95	60
Net income—BHC and noncontrolling (minority) interest	1.73	1.27	87	1.36	0.83	88	1.11	1.20	36	1.25	1.25	45	1	0.95	60
Margin Analysis															
Average earning assets / Average assets	90.74	93.08	23	89.75	92.32	17	89.41	91.05	31	91.24	91.48	49	91.69	93.19	31
Average interest-bearing funds / Average assets	54.40	61.99	20	59.15	64.06	27	61.35	65.57	30	67.56	65.56	66	66.81	70.06	36
Interest income (tax equivalent) / Average earning assets	3.57	3.06	83	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78	4.63	4.06	90
Interest expense / Average earning assets	0.24	0.25	60	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50	0.51	0.54	47
Net interest income (tax equivalent) / Average earning assets	3.33	2.80	82	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78	4.12	3.54	85
Yield or Cost															
Total loans and leases (tax equivalent)	4.21	4.01	66	4.49	4.27	68	5.22	5.09	64	5.06	4.95	66	4.99	4.52	83
Interest-bearing bank balances	0.13	0.14	37	0.25	0.27	48	2.11	2.04	48	1.54	1.64	36	1.16	1.13	58
Federal funds sold and reverse repos	0.21	0.25	58	0.64	0.68	57	2.17	2.44	43	2.06	2.17	50	0	0.83	9
Trading assets	0.45			0.60			0.99			1.11				0.48	
Total earning assets	3.55	3.04	83	4.22	3.51	88	4.88	4.36	81	4.66	4.20	78	4.53	3.98	89
Investment securities (tax equivalent)	2.93	1.77	95	2.67	2.25	82	2.92	2.76	68	2.75	2.68	61	2.58	2.61	51
US Treasury and agency securities (excluding mortgage-backed securities)	2.40	1.14	93	2.36	1.75	81	2.42	2.32	66	2.42	2.05	77	2.52	1.66	91
Mortgage-backed securities	2.90	1.57	96	2.64	2.05	93	2.78	2.61	72	2.41	2.50	43	2.28	2.19	61
All other securities	4.52	2.81	87	4.13	3.24	82	4.16	4.06	69	3.36	4.20	34	3.48	3.85	41
Interest-bearing deposits	0.20	0.21	54	0.59	0.53	61	1.23	1.10	63	0.86	0.81	61	0.48	0.52	47
Time deposits of \$250K or more	0.58	0.66	44	1.63	1.42	67	1.87	1.96	38	1.18	1.44	29			
Time deposits < \$250K	0.53	0.62	44	1.31	1.36	46	1.95	1.82	54	1.32	1.29	49			
Other domestic deposits	0.13	0.15	48	0.34	0.36	49	0.96	0.93	56	0.63	0.67	52			
Foreign deposits		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos	0.30	0.17	84	0.68	0.62	68	0.61	1.86	19	0.15	1.51	4	0.19	0.68	23
Other borrowed funds and trading liabilities	2.19	1.27	82	0.90	1.50	22	2.44	2.38	54	2.04	2.28	37	1.05	1.48	15
All interest-bearing funds	0.40	0.37	64	0.78	0.74	59	1.47	1.49	56	1.07	1.19	44	0.70	0.71	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	362,931		443,632		189,543		111,009		102,505						
Fiduciary activities income	4,985		3,142		1,411		1		1						
Service charges on deposit accounts - domestic	28,308		28,157		31,883		46,128		42,054						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	57		41		61		53		61						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	37,801		-27,819		9,707		2,130		1,687						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	252,148		405,638		112,223		33,728		46,499						
Other non-interest income.....	39,632		34,473		34,258		28,969		12,203						
Total overhead expenses	558,026		614,786		463,164		285,215		239,718						
Personnel expense.....	337,776		360,279		223,938		149,292		129,950						
Net occupancy expense.....	47,225		52,501		41,073		28,542		23,524						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	14,965		19,612		17,713		9,512		3,932						
Other operating expenses.....	158,060		182,394		180,440		97,869		82,312						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	2,865		2,671		2,722		1,804		1,460						
Average personnel expense per employee.....	117.90		134.89		82.27		82.76		89.01						
Average assets per employee.....	7,618.47		7,190.29		5,358.89		5,385.94		5,018.25						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	54.80	59.28	29	56.85	62.28	31	66.67	61.29	75	62.79	60.88	61	64.34	62.21	56
Percent of Average Assets															
Total overhead expense	2.56	2.17	81	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69	3.27	2.60	85
Personnel expense.....	1.55	1.21	85	1.88	1.30	91	1.54	1.41	61	1.54	1.44	58	1.77	1.47	81
Net occupancy expense.....	0.22	0.23	39	0.27	0.26	58	0.28	0.28	54	0.29	0.28	57	0.32	0.32	53
Other operating expenses.....	0.79	0.72	70	1.05	0.94	73	1.36	0.97	81	1.11	0.97	76	1.18	0.79	89
Overhead less non-interest income	0.89	1.10	30	0.89	1.25	21	1.88	1.32	84	1.79	1.38	79	1.87	1.65	71
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.56	58.83	29	56.58	61.82	32	66.26	60.64	76	62.21	60.37	60	63.16	61.01	61
Personnel expense.....	33.02	32.93	44	33.16	32.36	48	32.03	32.39	48	32.56	32.51	45	34.24	34.72	46
Net occupancy expense.....	4.62	6.23	24	4.83	6.58	20	5.88	6.52	36	6.23	6.48	42	6.20	7.51	28
Other operating expenses.....	16.92	19.18	36	18.59	22.28	39	28.35	21.20	85	23.42	20.90	71	22.72	18.30	85
Total non-interest income	35.48	27.67	70	40.83	28.83	78	27.11	29.23	57	24.21	28.50	47	27.01	21.24	76
Fiduciary activities income	0.49	2.20	36	0.29	2.09	32	0.20	1.97	32	0	2.14	28	0	1.95	42
Service charges on domestic deposit accounts	2.77	3.27	38	2.59	3.27	37	4.56	3.88	62	10.06	4.15	96	11.08	3.83	97
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	40
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	5	0	0.92	12
Insurance activities revenue.....	0.01	0.36	30	0	0.41	27	0.01	0.47	30	0.01	0.47	31	0.02	0.44	47
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48
Net servicing fees	3.70	0.60	93	-2.56	0.01	6	1.39	0.28	90	0.46	0.65	57	0.44	0.40	67
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	24.65	3.30	97	37.33	3.92	97	16.05	1.86	97	7.36	1.61	94	12.25	2.38	93
Other non-interest income.....	3.87	9.27	13	3.17	9.65	5	4.90	10.04	19	6.32	9.86	31	3.22	7.34	10
Overhead less non-interest income	19.07	30.52	18	15.75	31.93	13	39.14	31.06	75	38	31.46	66	36.15	39.09	37
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.81	21.18	79	22.66	18.63	75	23.22	20.56	73	19.56	19.04	50	38.66	33.75	60
Applicable income tax + TE / Pretax net operating income + TE	24.72	22.67	77	24.15	21.18	73	25.24	23.23	73	22.27	21.56	50	43.96	38.57	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	12,633,674	10,701,838	10,366,536	6,090,685	4,243,845	18.05	215.95	
Commercial and industrial loans	2,402,454	2,219,952	1,330,847	984,866	798,341	8.22	272.82	
Loans to individuals	457,073	1,052,924	1,550,833	482,559	313,599	-56.59	342.84	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	56,977	53,783	56,676	55,240	49,732	5.94	37.40	
Other loans and leases	1,578,712	1,620,087	1,170,295	1,009,861	838,280	-2.55	171.03	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	17,128,890	15,648,584	14,475,187	8,623,211	6,243,797	9.46	218.96	
Less: Allowance for loan and lease losses	167,582	199,423	38,189	28,819	25,791	-15.97	600.59	
Net loans and leases	16,961,308	15,449,161	14,436,998	8,594,392	6,218,006	9.79	217.25	
Debt securities that reprice or mature in over 1 year	612,135	844,134	1,293,447	1,143,736	773,595	-27.48	-23.11	
Mutual funds and equity securities	1,448	1,466	1,461	1,442	3,328	-1.23	-56.52	
Subtotal	17,574,891	16,294,761	15,731,906	9,739,570	6,994,929	7.86	185.97	
Interest-bearing bank balances	3,736,844	1,894,206	351,451	483,135	191,335	97.28	5146.83	
Federal funds sold and reverse repos	20,000	20,000	24,413	35,048	10	0.00		
Debt securities that reprice or mature within 1 year	59,336	137,745	108,956	47,687	36,278	-56.92	131.95	
Trading assets	0	0	0	0	0			
Total earning assets	21,391,071	18,346,712	16,216,726	10,305,440	7,222,552	16.59	242.66	
Non-interest-bearing cash and due from depository institutions	307,813	203,349	246,234	172,156	139,313	51.37	142.06	
Premises, fixed assets, and leases	281,470	296,578	272,423	145,410	117,738	-5.09	132.20	
Other real estate owned	4,550	22,635	33,397	33,898	35,062	-79.90	-89.14	
Investment in unconsolidated subsidiaries	4,710	4,710	4,865	3,472	3,379	0.00	39.39	
Intangible and other assets	1,868,689	1,564,673	1,468,934	783,139	338,159	19.43	425.28	
Total assets	23,858,303	20,438,657	18,242,579	11,443,515	7,856,203	16.73	246.17	
Quarterly average assets	23,030,123	19,841,468	17,979,845	11,307,980	7,777,996	16.07	250.36	
Average loans and leases (YTD)	16,156,010	15,490,987	11,315,950	7,557,221	5,754,909	4.29	249.60	
Memoranda								
Loans held-for-sale	1,254,632	1,167,659	1,656,711	111,298	197,442	7.45	1084.46	
Loans not held-for-sale	15,874,258	14,480,925	12,818,476	8,511,913	6,046,355	9.62	201.54	
Real estate loans secured by 1–4 family	4,342,982	3,794,455	4,370,440	2,035,619	1,544,537	14.46	176.33	
Commercial real estate loans	8,110,948	6,734,966	5,836,283	3,907,233	2,551,463	20.43	257.82	
Construction and land development	1,452,339	1,606,710	1,639,660	900,230	690,108	-9.61	226.80	
Multifamily	596,001	347,951	297,317	276,528	148,663	71.29	355.93	
Nonfarm nonresidential	6,062,608	4,780,305	3,899,306	2,730,475	1,712,692	26.82	258.39	
Real estate loans secured by farmland	179,744	172,417	159,813	147,833	147,845	4.25	12.18	
Total investment securities	672,919	983,345	1,403,864	1,192,865	813,201	-31.57	-18.44	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	52,374	80,001	96,273	77,804	90,582	-34.53	-48.38	
Municipal securities	56,717	66,778	105,260	150,733	137,794	-15.07	-62.69	
Mortgage-backed securities	534,884	784,204	1,148,870	896,572	535,354	-31.79	-0.41	
Asset-backed securities	0	0	0	0	0			
Other debt securities	27,496	50,896	52,000	66,314	46,143	-45.98	-11.79	
Mutual funds and equity securities	1,448	1,466	1,461	1,442	3,328	-1.23	-56.52	
Available-for-sale securities	591,621	981,879	1,402,403	1,191,423	813,201	-39.75	-28.29	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	52,374	80,001	96,273	77,804	90,582	-34.53	-48.38	
Municipal securities	47,812	66,778	105,260	150,733	137,794	-28.40	-68.55	
Mortgage-backed securities	463,939	784,204	1,148,870	896,572	535,354	-40.84	-13.62	
Asset-backed securities	0	0	0	0	0			
Other debt securities	27,496	50,896	52,000	66,314	46,143	-45.98	-11.79	
Mutual funds and equity securities	0	0	0	0	3,328		-100.00	
Held-to-maturity securities appreciation (depreciation)	-1,644							
Available-for-sale securities appreciation (depreciation)	19,734	42,299	22,965	-6,553	-2,423	-53.35		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	367,006	438,695	679,589	503,170	402,797	-16.34	-40.63	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	7,774,823	6,151,070	4,199,448	2,520,016	1,777,141	26.40	394.14
NOW, ATS and transaction accounts	3,784,925	3,241,056	2,366,109	1,677,130	1,468,603	16.78	182.51
Time deposits less brokered deposits < \$250K	966,411	1,121,568	1,753,879	1,220,312	577,616	-13.83	
MMDA and other savings accounts	6,302,738	5,520,915	4,594,143	3,084,335	2,358,138	14.16	269.78
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,828,897	16,034,609	12,913,579	8,501,793	6,181,498	17.43	272.35
Time deposits of \$250K or more	512,148	498,316	660,785	389,820	214,794	2.78	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	5,845	11,641	20,635	20,384	30,638	-49.79	-89.08
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	1,135,881	2,034	175,000		-100.00
Other borrowings w/remaining maturity over 1 year	312,721	48,955	36,846	75,815	1,759	538.79	
Brokered deposits < \$250K	324,508	424,898	452,709	757,700	229,553	-23.63	
Noncore funding	1,155,222	983,810	2,306,856	1,245,753	651,744	17.42	8.55
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	553,486	500,545	395,804	163,112	159,345	10.58	557.13
Other liabilities	354,247	272,605	156,758	76,510	59,137	29.95	777.33
Total liabilities	20,891,852	17,791,569	15,772,997	9,987,168	7,051,724	17.43	234.51
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	72,017	71,754	71,500	49,015	38,735	0.37	97.97
Common surplus	1,924,813	1,913,285	1,907,108	1,051,584	508,405	0.60	369.15
Retained earnings	1,006,436	671,510	507,950	377,135	273,118	49.88	369.30
Accumulated other comprehensive income	15,590	33,505	17,995	-4,826	-1,280	-53.47	
Other equity capital components	-52,405	-42,966	-34,971	-16,561	-14,499		
Total holding company equity capital	2,966,451	2,647,088	2,469,582	1,456,347	804,479	12.06	358.89
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,966,451	2,647,088	2,469,582	1,456,347	804,479	12.06	358.89
Total liabilities and capital	23,858,303	20,438,657	18,242,579	11,443,515	7,856,203	16.73	246.17
Memoranda							
Non-interest-bearing deposits	7,774,823	6,151,070	4,199,448	2,520,016	1,777,141	26.40	394.14
Interest-bearing deposits	11,890,730	10,806,753	9,827,625	7,129,297	4,848,704	10.03	197.14
Total deposits	19,665,553	16,957,823	14,027,073	9,649,313	6,625,845	15.97	252.74
Long-term debt that reprices within 1 year	74,319	0	0	70,000	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,647,088	2,469,582	1,456,347	804,479	646,437		
Accounting restatements	0	-56,704	-276	0	0		
Net income	376,913	261,988	161,441	121,027	73,548		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	11,791	6,431	8,715	914	97,169		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	9,439	7,994	18,410	2,062	1,002		
Changes incident to business combinations	0	0	869,294	547,127	0		
Less: Dividends declared	41,987	41,724	30,350	17,431	14,883		
Change in other comprehensive income	-17,915	15,509	22,821	-3,126	-222		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	5,419	3,432		
Holding company equity capital, ending balance	2,966,451	2,647,088	2,469,582	1,456,347	804,479		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	52.95	36.25	83	52.36	36.22	83	56.83	37.78	84	53.22	37.19	75	54.02	53.41	51
Commercial and industrial loans	10.07	10.76	54	10.86	13.52	36	7.30	12.02	26	8.61	12.85	30	10.16	10.82	57
Loans to individuals	1.92	3.36	58	5.15	3.40	69	8.50	4.20	77	4.22	4.31	59	3.99	2.58	79
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	0.24	0.18	71	0.26	0.19	72	0.31	0.24	76	0.48	0.30	77	0.63	0.51	73
Other loans and leases.....	6.62	4.47	70	7.93	4.63	76	6.42	5.01	65	8.82	5	81	10.67	2.62	93
Net loans and leases.....	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81	79.15	72.64	76
Debt securities over 1 year.....	2.57	19.46	3	4.13	15.55	6	7.09	14.60	15	9.99	14.63	26	9.85	13.96	30
Mutual funds and equity securities	0.01	0.06	36	0.01	0.05	38	0.01	0.06	39	0.01	0.06	44	0.04	0.07	55
Subtotal	73.66	79.22	25	79.73	78.16	42	86.24	79.65	69	85.11	79.97	56	89.04	87.26	63
Interest-bearing bank balances	15.66	8.50	84	9.27	7.51	65	1.93	3.06	47	4.22	3.04	71	2.44	2.34	63
Federal funds sold and reverse repos	0.08	0.54	70	0.10	0.82	71	0.13	1.57	68	0.31	1.66	69	0	0.02	71
Debt securities 1 year or less	0.25	1.56	17	0.67	1.68	31	0.60	1.91	32	0.42	1.96	24	0.46	1.92	28
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35
Total earning assets.....	89.66	91.77	23	89.76	91.05	29	88.89	89.53	38	90.05	89.74	52	91.93	92.22	48
Non-interest cash and due from depository institutions.....	1.29	0.82	87	0.99	1.07	44	1.35	1.14	66	1.50	1.21	73	1.77	1.26	78
Other real estate owned.....	0.02	0.01	77	0.11	0.02	93	0.18	0.03	95	0.30	0.04	96	0.45	0.06	94
All other assets.....	9.05	7.35	70	9.24	7.82	70	9.76	9.27	58	8.44	8.98	40	6.29	6.45	48
Memoranda															
Short-term investments	16	11.47	73	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54	2.90	4.63	46
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0.22	0.82	41	0.39	0.63	55	0.53	0.54	61	0.68	0.69	62	1.15	1.50	55
Municipal securities	0.24	1.73	29	0.33	1.69	31	0.58	1.34	42	1.32	1.62	57	1.75	2.97	44
Mortgage-backed securities	2.24	14.14	5	3.84	11.75	9	6.30	11.44	19	7.83	11.13	27	6.81	9.19	41
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34
Other debt securities	0.12	0.53	41	0.25	0.42	55	0.29	0.39	61	0.58	0.41	74	0.59	0.48	69
Loans held-for-sale.....	5.26	0.55	93	5.71	0.52	96	9.08	0.39	97	0.97	0.30	89	2.51	0.32	92
Loans held for investment	66.54	58.06	72	70.85	61.72	75	70.27	63.50	61	74.38	63.93	79	76.96	72.42	66
Real estate loans secured by 1–4 family	18.20	11.46	79	18.57	11.91	79	23.96	13.29	88	17.79	13.46	67	19.66	16.44	67
Revolving	0.75	1.42	37	1.05	1.66	42	1.49	2.07	46	1.18	2.27	37	1.20	2.71	32
Closed-end, secured by first liens	17.33	9.67	86	17.31	9.81	86	22.23	10.69	88	16.28	10.57	79	18.03	13.03	75
Closed-end, secured by junior liens	0.12	0.17	53	0.20	0.22	61	0.23	0.28	57	0.32	0.31	61	0.43	0.39	61
Commercial real estate loans	34	22.69	77	32.95	22.22	79	31.99	22.23	69	34.14	21.58	76	32.48	33.79	49
Construction and land development	6.09	3.34	83	7.86	3.40	89	8.99	3.44	92	7.87	3.51	88	8.78	4.55	84
Multifamily.....	2.50	3.57	49	1.70	3.12	35	1.63	3.01	40	2.42	2.72	52	1.89	5.32	26
Nonfarm nonresidential	25.41	14.57	85	23.39	14.72	81	21.37	14.69	69	23.86	14.44	78	21.80	22.30	47
Real estate loans secured by farmland.....	0.75	0.30	80	0.84	0.33	79	0.88	0.36	80	1.29	0.41	82	1.88	0.81	79

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	73.76	61.05	67	68.39	57.15	67	71.62	57.46	67	70.63	56.49	69	67.97	73.20	36
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.76	61.05	67	68.39	57.15	67	71.62	57.46	67	70.63	56.49	69	67.97	73.20	36
Real estate loans secured by 1–4 family.....	25.35	19.86	67	24.25	19.43	65	30.19	20.75	83	23.61	21.10	57	24.74	22.92	61
Revolving	1.05	2.43	34	1.37	2.64	34	1.88	3.15	36	1.57	3.50	32	1.51	3.76	30
Closed-end.....	24.31	17.24	75	22.88	16.59	77	28.31	17.39	84	22.04	17.39	69	23.23	18.68	69
Commercial real estate loans	47.35	37.86	61	43.04	34.63	62	40.32	33.52	58	45.31	32.14	67	40.86	46.38	31
Construction and land development.....	8.48	5.65	74	10.27	5.26	85	11.33	5.09	88	10.44	5.20	84	11.05	6.35	80
1–4 family.....	4.01	1.18	92	4	0.93	96	4.56	0.94	96	3.91	1.02	95	2.69	1.50	79
Other.....	4.47	4.40	54	6.27	4.19	73	6.77	4.02	77	6.53	4.05	78	8.36	4.76	84
Multifamily.....	3.48	5.78	38	2.22	4.96	30	2.05	4.69	31	3.21	4.10	47	2.38	7.13	24
Nonfarm nonresidential	35.39	24.56	73	30.55	22.93	67	26.94	22.15	60	31.66	21.40	72	27.43	30.84	32
Owner-occupied.....	10.05	8.29	60	9.71	7.68	65	10.64	7.72	71	12.02	8.03	75	11.69	10.55	57
Other.....	25.35	15.94	82	20.84	14.95	72	16.30	14.34	58	19.65	13.38	73	15.74	19.91	30
Real estate loans secured by farmland.....	1.05	0.54	77	1.10	0.54	78	1.10	0.55	77	1.71	0.63	80	2.37	1.19	76
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45
Commercial and industrial loans	14.03	18.86	38	14.19	22.17	20	9.19	19.53	15	11.42	20.32	21	12.79	15.52	51
Loans to individuals	2.67	6.24	53	6.73	6.13	65	10.71	7.13	70	5.60	7.36	57	5.02	3.90	75
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34
Agricultural loans.....	0.33	0.34	69	0.34	0.32	71	0.39	0.37	74	0.64	0.46	76	0.80	0.76	71
Other loans and leases.....	9.22	8.75	64	10.35	9.09	66	8.08	9.85	54	11.71	9.66	67	13.43	3.75	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	634.98	391.81	89	589.38	381.27	89	702.25	391.26	93	600.99	379.80	88	553.34	518.19	59
Real estate loans secured by 1–4 family.....	218.28	126.06	83	208.97	125.03	84	296.06	138.18	91	200.86	137.84	75	201.39	159.68	69
Revolving	9.02	15.44	40	11.79	17.42	43	18.45	21.26	50	13.36	23.33	38	12.29	26.74	34
Closed-end.....	209.27	108.85	86	197.18	106.14	88	277.61	115.20	91	187.50	112.79	83	189.09	130.06	79
Commercial real estate loans	407.66	245.88	86	370.91	234.65	83	395.36	229.44	85	385.54	219.72	85	332.68	328.67	53
Construction and land development.....	73	35.95	84	88.49	35.62	92	111.07	34.95	96	88.83	35.36	93	89.98	44.44	86
1–4 family.....	34.53	7.42	95	34.43	6.34	96	44.67	6.61	99	33.28	7.04	98	21.89	10.44	84
Other.....	38.46	28.11	65	54.05	28.16	84	66.41	27.32	91	55.55	27.26	86	68.09	33.34	88
Multifamily.....	29.96	38.66	52	19.16	32.74	35	20.14	31.04	42	27.29	27.85	55	19.38	51.49	27
Nonfarm nonresidential	304.71	158.05	90	263.26	155.06	89	264.15	152.10	83	269.43	147.22	85	223.31	217.26	51
Owner-occupied.....	86.51	52.99	78	83.71	52.37	75	104.34	53.07	85	102.25	54.89	83	95.15	73.43	69
Other.....	218.20	102.54	93	179.56	100.54	89	159.80	97.41	74	167.18	91.80	84	128.16	140.40	45
Real estate loans secured by farmland.....	9.03	3.22	83	9.50	3.44	82	10.83	3.60	82	14.59	4.02	84	19.28	7.80	81
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans	120.75	114.45	58	122.26	139.91	42	90.15	122.02	36	97.18	128.82	40	104.09	105.25	55
Loans to individuals	22.97	34.55	60	57.99	37.47	71	105.06	43.51	83	47.62	42.67	62	40.89	23.98	78
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34
Agricultural loans.....	2.86	1.86	73	2.96	1.88	75	3.84	2.18	78	5.45	2.72	81	6.48	4.90	74
Other loans and leases.....	79.35	51.06	73	89.22	49.54	77	79.28	52.44	71	99.65	51.79	83	109.30	25.83	92
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.30	30.07	66	33.33	27.32	62	29.68	26.45	53	33.29	24.79	66	29.18	35.69	33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	321.16	195.33	85	287.21	183.76	85	291.02	178.57	83	283.30	167.93	84	237.53	253.35	51
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	407.66	252.85	86	370.91	240.85	82	395.36	236.10	85	385.54	225.98	85	332.68	331.68	52

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	16	11.47	73	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54	2.90	4.63	46
Liquid assets	19.50	29.03	26	14.59	26.22	17	10.24	22.44	12	14.55	22.72	28	12.18	15.94	40
Investment securities	2.82	21.63	3	4.81	17.85	6	7.70	16.99	11	10.42	17.27	19	10.35	16.65	24
Net loans and leases	71.09	58.67	80	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81	79.15	72.64	76
Net loans, leases and standby letters of credit	71.24	59.49	78	75.75	62.48	87	79.30	64.84	91	75.32	65.07	81	79.29	73.08	74
Core deposits	78.92	75.71	51	78.45	70.67	70	70.79	63.09	59	74.29	62.13	77	78.68	69.79	81
Noncore funding	4.84	10.30	31	4.81	14.13	19	12.65	19.36	35	10.89	21.34	21	8.30	17.09	18
Time deposits of \$250K or more	2.15	1.58	70	2.44	2.11	65	3.62	2.94	63	3.41	2.89	65	2.73	3.54	46
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos	0.02	1.23	26	0.06	1.47	24	0.11	1.94	24	0.18	1.97	25	0.39	1.20	39
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	-0.06	0.54	18	-0.04	0.54	18	-0.02	0.48	19	-0.13	0.54	15	0.39	1.21	40
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	6.23	3.01	85	0.02	3.67	7	2.23	4.47	39
Earning assets that reprice within 1 year	44.12	37.37	65	39.45	39.38	48	35.42	39.29	34	32.38	40.29	25	33.26	33.41	53
Interest-bearing liabilities that reprice within 1 year	6.15	6.39	67	8.28	8.20	66	12.70	10.19	74	16.55	10.01	83	9.91	16.67	41
Long-term debt that reprices within 1 year	0.31	0.26	77	0	0.47	27	0	0.96	25	0.61	1.34	63	0	0.19	38
Net assets that reprice within 1 year	37.66	29.65	69	31.18	29.11	51	22.71	26.63	38	15.21	27.38	23	23.35	15.65	66
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.14	-2.33	16	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20	6.03	13.97	22
Net short-term noncore funding dependence	-17.74	-7.71	19	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41	5.35	9.65	30
Short-term investment / Short-term noncore funding	546.63	273.46	81	238.92	184.19	69	22.58	77.77	31	52.47	66.46	54	37.70	46.67	58
Liquid assets - short-term noncore funding / Nonliquid assets	20.59	36.68	32	12.16	28.18	27	-1.71	16.97	15	5.99	16.04	36	5.11	3.68	61
Net loans and leases / Total deposits	86.25	72.79	80	91.10	79.43	81	102.92	90.31	84	89.07	90.08	45	93.84	92.86	51
Net loans and leases / Core deposits	90.08	78.25	75	96.35	88.34	73	111.80	103.93	69	101.09	105	48	100.59	105.03	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.09	0.12	38		1.57			0.72			-0.82			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.04	-0.25	80	2.49	4.31	24	1.60	1.36	62	-0.67	-1.98	82	-0.33	-0.62	60
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	11.87	14.28	54	0	11.38	15	0	12.67	14	0	16.19	11	0	13.07	15
Available-for-sale securities	87.92	83.77	45	99.85	87.23	82	99.90	85.40	86	99.88	81.88	88	100	86.93	84
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14	0	1.33	31
US agency securities (excluding mortgage-backed securities)	7.78	4.12	76	8.14	4.01	77	6.86	3.49	78	6.52	4.02	75	11.14	10.16	63
Municipal securities	8.43	8.22	64	6.79	9.83	52	7.50	7.75	58	12.64	9.16	65	16.94	17.86	55
Mortgage-backed securities	79.49	66.54	64	79.75	66.64	67	81.84	67.43	68	75.16	65.45	61	65.83	55.76	65
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34
Other debt securities	4.09	3.08	67	5.18	3.01	75	3.70	2.94	73	5.56	2.79	77	5.67	3.25	75
Mutual funds and equity securities	0.22	0.29	61	0.15	0.35	50	0.10	0.40	44	0.12	0.42	46	0.41	0.58	62
Debt securities 1 year or less	8.82	7.78	64	14.01	10.55	72	7.76	11.86	49	4	11.91	27	4.46	11.90	35
Debt securities 1 to 5 years	35.57	18.25	84	35.09	17.03	85	35.93	17.94	80	14.71	19.18	50	19.90	23.53	46
Debt securities over 5 years	55.40	71.11	22	50.76	69.86	19	56.21	66.02	32	81.17	64.73	68	75.23	60.73	70
Pledged securities	54.54	32.26	83	44.61	35.67	62	48.41	30.57	75	42.18	33.30	61	49.53	46.78	53
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	85.98	27.98	82	323.24	183.32	77	-14.32	26.69	21	148.60	6.77	98	135.14	6.96	94
Investment securities	-31.57	31.36	1	-29.95	23.62	1	17.69	11.75	72	46.69	9.42	89	-1.44	4.99	33
Core deposits	17.43	16.94	64	24.17	26.88	47	51.89	11.23	95	37.54	7.29	93	22.24	13.94	77
Noncore funding	17.42	-14.79	84	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98	-38.76	-3.35	15

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,600,778	3,085,734	2,749,038	1,783,729	1,179,594
Commit: Secured commercial real estate loans	2,547,857	1,500,838	1,500,301	889,670	465,691
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	36,184	33,613	29,232	24,596	11,389
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,935,237	2,128,000	1,814,669	163,189	0
Written options contracts (interest rate)	417,126	1,199,939	288,490	108,607	94,618
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	16,755	19,652	57,812	62,568	63,728
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.28	22.78	46	15.10	22.01	24	15.07	23.52	21	15.59	24.05	26	15.01	17.28	36
Standby letters of credit	0.15	0.65	13	0.16	0.71	13	0.16	0.84	15	0.21	0.92	16	0.14	0.40	25
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	9.93	46.30	37	16.38	48.62	42	11.85	68.47	30	2.92	65.81	14	2.02	6.82	36
Interest rate contracts	9.93	32.46	40	16.38	34.36	44	11.85	47.31	32	2.92	43.84	15	2.02	6.72	36
Interest rate futures and forward contracts	8.11	3.25	87	10.41	6.21	84	9.95	10.67	81	1.43	11.40	71	0	0.28	22
Written options contracts (interest rate)	1.75	1.41	77	5.87	2.18	89	1.58	2.47	71	0.95	2.16	64	1.20	0.28	89
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps	0.07	20.49	10	0.10	20.83	7	0.32	28.86	8	0.55	26.74	10	0.81	5.41	36
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.48	44.98	28	19.92	42.82	16	24.29	45.53	25	23.60	44.93	21	20.50	25.74	26

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	2,369,118	3,347,591	2,160,971	334,364	158,346
Interest rate contracts	2,369,118	3,347,591	2,160,971	334,364	158,346
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,935,237	2,128,000	1,814,669	163,189	0
Written options	417,126	1,199,939	288,490	108,607	94,618
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	417,126	1,199,939	288,490	108,607	94,618
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	16,755	19,652	57,812	62,568	63,728
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,369,118	3,347,591	2,160,971	334,364	158,346
Interest rate contracts	2,369,118	3,347,591	2,160,971	334,364	158,346
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,951,992	2,147,652	57,812	25,454	63,728
One year or less	1,935,237	2,128,000	37,114	0	0
Over 1 year to 5 years	9,418	11,800	8,491	0	0
Over 5 years	7,337	7,852	12,207	25,454	63,728
Gross negative fair value (absolute value)	1,188	17,617	5,034	1,276	448
Gross positive fair value.....	11,940	51,756	7,865	3,434	2,888
Held for trading.....	0	0	0	0	0
Non-traded.....	11,940	51,756	7,865	3,434	2,888
Current credit exposure on risk-based capital derivative contracts	11,940	51,756	7,865	3,332	2,888
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	81.69	11.16	96	63.57	14.05	96	83.97	13.49	96	48.81	12.78	89	0	12.76	16
Written options	17.61	6.28	86	35.84	8.18	93	13.35	5.91	79	32.48	6.60	93	59.75	9.73	93
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	17.61	5.96	87	35.84	7.73	93	13.35	5.10	84	32.48	5.49	94	59.75	9.46	93
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39
Swaps	0.71	74.26	8	0.59	68.76	7	2.68	69.75	7	18.71	70.34	11	40.25	66.04	27
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	82.39	92.53	20	64.16	91.48	12	2.68	93.86	3	7.61	94.47	3	40.25	87.47	6
One year or less	81.69	27.56	89	63.57	32.05	81	1.72	32.17	11	0	32.51	3	0	15.62	13
Over 1 year to 5 years	0.40	27.01	11	0.35	27.06	7	0.39	30.45	11	0	31.16	4	0	21.68	15
Over 5 years	0.31	29.89	13	0.23	29.56	10	0.56	28.09	13	7.61	28.71	25	40.25	37.90	48
Gross negative fair value (absolute value)	0.05	0.98	7	0.53	1.55	28	0.23	0.83	25	0.38	0.72	23	0.28	0.50	39
Gross positive fair value	0.50	1.34	10	1.55	2.23	33	0.36	1.19	13	1.03	0.85	64	1.82	0.92	88
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	13	0.01	0.07	27	0	0.06	21	0	0.06	12	0	0	38
Gross positive fair value (X)	0.01	0.05	23	0.03	0.09	34	0.01	0.07	24	0	0.06	19	0	0.01	49
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37
Non-traded (X)	0.01	0.01	55	0.03	0.02	80	0.01	0.01	61	0	0.01	52	0	0	65
Current credit exposure (X)	0.01	0.04	30	0.03	0.06	39	0.01	0.05	29	0	0.04	29	0	0	63
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.07	0.46	24	0.34	0.85	35	0.05	0.73	27	0.04	0.53	27	0.05	0.05	63

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		199,423		38,189		28,819		25,791		23,920					
Gross losses		21,723		54,467		19,805		21,095		10,225					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		15,530		11,510		9,075		6,596		3,494					
Net losses		6,193		42,957		10,730		14,499		6,731					
Provision for loan and lease losses		-35,080		125,530		20,100		17,527		8,602					
Adjustments		9,432		78,661		0		0		0					
Ending balance		167,582		199,423		38,189		28,819		25,791					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.16	-0.09	30	0.65	0.51	74	0.14	0.15	55	0.18	0.14	71	0.12	0.11	61
Provision for loan and lease losses / Average loans and leases	-0.22	-0.16	36	0.81	0.82	54	0.18	0.24	48	0.23	0.24	65	0.15	0.16	53
Provision for loan and lease losses / Net loan and lease losses	-566.45	-105.48	14	292.22	487.86	41	187.33	130.58	83	120.88	134.68	59	127.80	110.75	52
Allowance for loan and lease losses / Total loans and leases not held for sale	1.06	1.23	33	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6	0.43	0.95	5
Allowance for loan and lease losses / Total loans and leases	0.98	1.20	30	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6	0.41	0.94	6
Allowance for loan and lease losses / Net loans and leases losses (X)	27.06	21.39	75	4.64	11.58	29	3.56	8.03	39	1.99	7.54	11	3.83	16.23	21
Allowance for loan and lease losses / Nonaccrual assets	196.54	364.13	28	260.83	299.17	55	50.83	218.72	7	68.52	214.03	11	87.04	270.69	13
ALLL / 90+ days past due + nonaccrual loans and leases	171.15	287.08	31	235.22	244.34	56	47.22	151.73	12	62.27	160.51	16	72.40	232.03	13
Gross loan and lease losses / Average loans and leases	0.13	0.19	48	0.35	0.34	65	0.18	0.28	39	0.28	0.30	62	0.18	0.16	63
Recoveries / Average loans and leases	0.10	0.08	67	0.07	0.07	64	0.08	0.08	58	0.09	0.09	54	0.06	0.06	61
Net losses / Average loans and leases	0.04	0.11	32	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58	0.12	0.10	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48
Recoveries / Prior year-end losses	28.51	34.67	50	58.12	33.98	83	43.02	36.22	73	64.51	41.30	83	73.26	50.41	75
Earnings coverage of net loan and lease losses (X)	74.44	39.72	77	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42	19.74	0.97	57
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans	0	0.02	50	0.24	0.04	96	0.02	0.01	60	0.01	0.02	50	0.06	0.02	82
Real estate loans secured by 1–4 family	-0.01	-0.02	46	0	0.01	49	-0.01	0.01	35	0.03	0.01	65	0.17	0.03	97
Revolving	0	-0.07	69	-0.03	0.01	24	-0.09	0.02	11	0.32	0.03	93	0.01	0.03	54
Closed-end	-0.01	-0.01	43	0	0	55	0	0	42	0.01	0.01	57	0.18	0.02	95
Commercial real estate loans	0.01	0.04	55	0.38	0.07	93	0.03	0.01	75	0	0.01	53	0	0.01	56
Construction and land development	-0.02	0	25	-0.04	0	13	-0.07	-0.01	16	0.03	-0.03	90	-0.03	-0.04	30
1–4 family	0.01	0	91	-0.03	0	7	-0.02	0	7	0	-0.01	63	0	0	21
Other	-0.03	0	18	-0.02	0	22	-0.05	-0.01	17	0.03	-0.02	90	-0.03	-0.04	31
Multifamily	-0.01	0.01	5	0	0	58	0	0	56	-0.02	0	14	0.15	0	95
Nonfarm nonresidential	0.02	0.05	54	0.55	0.11	91	0.08	0.02	85	0	0.02	23	0.01	0.02	52
Owner-occupied	0	0.01	29	0.04	0.02	79	0.03	0.01	85	0.01	0.01	63	0.03	0.01	86
Other	0.02	0.04	61	0.50	0.08	91	0.05	0.01	88	-0.01	0.01	14	-0.03	0.01	10
Real estate loans secured by farmland	0	0	54	0	0.02	46	0.01	0.01	79	0	0	24	0	0	13
Commercial and industrial loans	0.04	0.17	26	0.53	0.47	63	0.23	0.37	43	1.05	0.31	94	0.28	0.18	72
Loans to individuals	1.05	0.71	74	0.55	1.13	33	0.37	1.17	22	0.75	1.16	50	0.45	0.78	38
Credit card loans				1.84			2.92			3.11					1.60
Agricultural loans	0.01	0.02	73	0.06	0.19	66	0.32	0.08	85	-0.17	0.15	6	0.85	0.06	93
Loans to foreign governments and institutions				0			0			0					
Other loans and leases	0	0.10	18	0	0.15	13	0	0.15	12	-0.01	0.14	11	-0.01	0.27	10

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		64,020		61,517		113,277		54,537		33,429
90+ days past due loans and leases		12,648		8,326		5,754		4,222		5,991
Nonaccrual loans and leases		85,266		76,457		75,124		42,058		29,630
Total past due and nonaccrual loans and leases		161,934		146,300		194,155		100,817		69,050
Restructured 30–89 days past due		1,642		4,484		5,925		2,814		820
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		11,006		6,145		5,622		5,205		6,369
Total restructured loans and leases		12,648		10,629		11,547		8,019		7,189
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		63,941		74,359		23,683		25,249		34,156
Other real estate owned		4,550		22,635		33,397		33,898		35,062
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.37	0.32	67	0.39	0.39	62	0.78	0.43	86	0.63
90+ days past due loans and leases	0.07	0.10	67	0.05	0.12	54	0.04	0.15	41	0.05
Nonaccrual loans and leases	0.50	0.46	59	0.49	0.66	41	0.52	0.51	57	0.49
90+ days past due and nonaccrual loans and leases	0.57	0.62	52	0.54	0.85	35	0.56	0.71	46	0.54
30–89 days past due restructured	0.01	0.01	74	0.03	0.01	82	0.04	0.01	83	0.03
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured	0.06	0.10	47	0.04	0.13	27	0.04	0.14	26	0.06
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.37	0.32	67	0.39	0.40	62	0.78	0.43	86	0.63
90+ days past due assets	0.07	0.10	67	0.05	0.12	54	0.04	0.15	39	0.05
Nonaccrual assets	0.50	0.47	59	0.49	0.67	40	0.52	0.53	55	0.49
30+ days past due and nonaccrual assets	0.95	0.97	60	0.93	1.29	38	1.34	1.19	69	1.17
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.41	0.36	67	0.41	0.52	43	0.44	0.44	57	0.40
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.37	66	0.53	0.55	55	0.63	0.48	71	0.70
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.65	0.41	80	0.87	0.60	78	0.76	0.53	73	0.91
Allowance for loan and lease losses	92.73	62.64	80	89.22	66.66	79	361.70	115.41	93	360.94
Equity capital + allowance for loan and lease losses	4.96	3.60	74	6.25	4.97	71	5.51	4.28	69	7
Tier 1 capital + allowance for loan and lease losses	7.52	4.30	84	9.36	6.05	81	9.36	5.65	84	10.26
Loans and leases + other real estate owned	0.91	0.71	67	1.14	0.97	70	0.95	0.85	59	1.20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.36	0.26	70	0.36	0.39	57	0.73	0.38	85	0.63	0.42	77	0.48	0.29	83
	90+ days past due		0.01	0.12	52	0	0.16	14	0	0.16	13	0	0.22	12	0	0.05	19
	Nonaccrual.....		0.55	0.52	65	0.59	0.76	43	0.60	0.46	68	0.63	0.57	67	0.64	0.43	78
Commercial and industrial	30–89 days past due		0.61	0.24	88	0.68	0.23	89	1.95	0.31	96	1.23	0.30	96	1.37	0.27	91
	90+ days past due		0.41	0.04	95	0.30	0.03	96	0.36	0.05	93	0.39	0.05	93	0.75	0.01	97
	Nonaccrual.....		0.59	0.57	63	0.44	0.75	33	0.69	0.83	50	0.21	0.76	18	0.23	0.60	35
Individuals	30–89 days past due		0.73	0.63	61	0.68	0.83	45	0.74	0.83	44	0.88	0.84	47	0.65	0.69	56
	90+ days past due		0.13	0.09	73	0.17	0.14	71	0.06	0.17	48	0.09	0.16	56	0	0.03	29
	Nonaccrual.....		0.31	0.17	78	0.34	0.28	68	0.17	0.17	59	0.21	0.23	60	0.17	0.21	63
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.03	0.07	66	0.05	0.17	60	0.07	0.24	59	0.15	0.17	65	0.45	0.15	85
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....		0.24	0.70	69	0.22	0.49	59	1.28	0.67	77	0.93	0.75	72	0.54	0.31	80
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due		0.06	0.12	60	0.02	0.18	41	0.03	0.20	40	0	0.17	12	0	0.12	27
	90+ days past due		0.02	0.01	86	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.47	0.46	61	0.54	0.65	54	1.20	0.67	85	1.60	0.71	88	1.06	0.56	83
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.06	22
	Nonaccrual	1.24	0.71	82	1.03	0.89	67	0.84	0.73	66	1.04	0.86	68	0.97	0.65	76
Revolving	30–89 days past due	0.27	0.28	53	0.39	0.48	47	0.67	0.45	72	1.60	0.50	93	0.86	0.29	92
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35
	Nonaccrual	0.60	1.18	52	0.72	1.13	48	0.84	1	62	1.34	1.17	75	1.13	0.42	84
Closed-end	30–89 days past due	0.48	0.49	61	0.55	0.65	52	1.23	0.70	82	1.60	0.75	86	1.07	0.63	78
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.06	24
	Nonaccrual	1.27	0.67	86	1.05	0.87	68	0.84	0.70	66	1.02	0.84	67	0.96	0.68	74
Junior lien	30–89 days past due	0.01	0.01	56	0.01	0.02	52	0.01	0.02	29	0.06	0.03	80	0.03	0.03	66
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	36
	Nonaccrual	0.01	0.03	32	0.04	0.04	55	0.06	0.04	65	0.04	0.06	48	0.05	0.04	64
Commercial real estate	30–89 days past due	0.30	0.15	80	0.27	0.26	65	0.38	0.18	84	0.14	0.17	46	0.15	0.15	60
	90+ days past due	0.02	0.01	84	0	0.02	23	0	0.03	19	0	0.03	20	0	0.02	31
	Nonaccrual	0.17	0.38	33	0.33	0.62	35	0.42	0.23	78	0.41	0.28	73	0.43	0.33	70
Construction and development	30–89 days past due	1.24	0.17	92	0.86	0.28	84	0.88	0.28	87	0.24	0.21	64	0.10	0.18	59
	90+ days past due	0.12	0.01	95	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42
	Nonaccrual	0.03	0.20	41	0.34	0.41	68	0.13	0.20	62	0.78	0.19	91	0.53	0.21	78
1–4 family	30–89 days past due	1.21	0.02	99	0.85	0.03	99	0.64	0.06	97	0.14	0.06	76	0.01	0.05	67
	90+ days past due	0.12	0	98	0	0	42	0	0	41	0	0	43	0	0	46
	Nonaccrual	0.03	0.01	79	0.31	0.03	94	0.03	0.02	72	0	0.02	28	0.02	0.04	72
Other	30–89 days past due	0.02	0.13	61	0.01	0.22	34	0.24	0.20	73	0.11	0.13	61	0.10	0.08	70
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44
	Nonaccrual	0.01	0.16	41	0.03	0.35	37	0.10	0.17	61	0.78	0.15	91	0.52	0.12	87
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.14	0.08	77	0	0.10	18	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual	0	0.17	21	0.06	0.11	52	0.08	0.05	74	0.12	0.08	73	0.23	0.05	89
Nonfarm non-residential	30–89 days past due	0.10	0.13	61	0.09	0.23	43	0.18	0.14	69	0.12	0.17	41	0.19	0.14	68
	90+ days past due	0	0.01	65	0	0.02	26	0	0.03	22	0	0.03	21	0	0.02	33
	Nonaccrual	0.22	0.45	40	0.35	0.80	28	0.57	0.28	80	0.32	0.30	58	0.41	0.40	60
Owner Occupied	30–89 days past due	0.08	0.04	77	0.05	0.07	52	0.05	0.07	46	0.10	0.09	57	0.07	0.06	62
	90+ days past due	0	0	75	0	0	33	0	0.01	26	0	0.01	25	0	0.01	35
	Nonaccrual	0.11	0.17	41	0.30	0.27	57	0.31	0.16	77	0.26	0.17	69	0.27	0.16	74
Other	30–89 days past due	0.02	0.08	56	0.04	0.14	47	0.14	0.07	76	0.02	0.07	42	0.12	0.06	79
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	39
	Nonaccrual	0.11	0.23	44	0.05	0.44	19	0.26	0.10	84	0.06	0.13	44	0.14	0.16	62
Farmland	30–89 days past due	0.25	0.10	80	0.21	0.11	78	0.59	0.23	82	0.11	0.25	56	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual	1.06	0.69	75	0.93	1.13	62	0.92	0.84	62	0.82	1.23	59	0.70	0.44	75
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			0.83	
	90+ days past due		0.45			0.63			0.78			0.73			0.22	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,944,425	1,942,073	1,943,637	1,084,039	532,641										
Retained earnings	1,082,129	757,139	507,950	377,135	273,118										
Accumulated other comprehensive income (AOCI)	15,590	33,505	17,995	-4,826	-1,280										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,042,144	2,732,717	2,469,582	1,456,348	804,479										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,128,829	997,215	1,013,596	565,741	147,230										
Accumulated other comprehensive income-related adjustments	15,590	33,505	17,995	-4,826	-1,280										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,897,725	1,701,997	1,437,991	895,433	658,529										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,897,725	1,701,997	1,437,991	895,433	658,529										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	89,187	85,550										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	89,187	85,550										
Less: Additional tier 1 capital deductions	0	0	0	0	2,920										
Additional tier 1 capital	0	0	0	89,187	82,630										
Tier 1 Capital	1,897,725	1,701,997	1,437,991	984,620	741,159										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	506,328	504,345	397,560	73,925	73,795										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	96,234	126,043	39,266	28,819	25,791										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	602,562	630,388	436,826	102,744	99,586										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	602,562	630,388	436,826	102,744	99,586										
Exited advanced approach tier 2 capital															
Total capital	2,500,287	2,332,385	1,874,817	1,087,364	840,745										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	23,105,816	19,927,097	17,979,845	11,307,980	7,777,996										
Less: Deductions from common equity tier 1 capital	1,128,829	997,215	1,013,596	565,741	147,230										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	21,976,987	18,929,882	16,966,249	10,742,239	7,630,766										
Total risk-weighted assets	18,150,498	15,277,502	14,531,141	8,891,600	6,398,963										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.46	12.37	25	11.14	12.35	34	9.90	12.11	19	10.07	12.09	17	10.29	11.95	25
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A	10.46	13.11	7	11.14	13.08	20	9.90	12.78	7	11.07	12.85	22	11.58	12.68	37
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A	13.78	14.91	32	15.27	15.23	57	12.90	14.36	27	12.23	14.45	11	13.14	14.15	36
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage	8.64	8.98	44	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37	9.71	10.04	46
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72			7.41			7.31					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			57			41			61			53			61	39.02	-27.85
Other insurance activities income			57			41			61			53			61	39.02	-27.85
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			331,147			176,466			175,270			104,096			79,641	87.65	324.26

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			0				
Insurance activities revenue / Adjusted operating income	0.01	0.36	30	0	0.41	27	0.01	0.47	30	0.01	0.47	31	0.02	0.44	47		
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47		
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			60				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			40				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.03	12	64	9.28	11.03	42	11.87	11.51	50	10.27	10.22	50	10.38	14.86	26		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,000	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,000	1,000	1,000	1,000	1,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24				22.03
Total selected assets.....	0	9.48	51	0	2.04	49	0	12.40	48	0	3.24	43	0	-5.54	60
Deposits		0.73			3.46			10.36			5				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		265,087	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		202,593	0	0	0	0	0	
All other loans and leases.....		62,494	0	0	0	0	0	
Retained credit exposure.....		5,290	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		4,043	0	0	0	0	0	
All other loans and leases.....		1,247	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		5,290	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		5,290	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		1.11	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0.85	0	0	0	0	0	
All other loans and leases.....		0.26	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		23.94						
Home equity lines		1.03						
Credit card receivables.....		0						
Auto loans and other consumer loans.....		2.57						
Commercial and industrial loans		14.98						
All other loans and leases.....		57.49						

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....		2					
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....		2					
All other loans and leases.....		2					
Unused commitments to provide liquidity (servicer advance).....		0					
Seller's interest carried as securities and loans		2					
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans		2.61					
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.28	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0.28	0	0	0	0		0
<hr/>							
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	683	0	0	0	0		
All other loans and leases.....	621	0	0	0	0		
Total 30–89 days past due securitized assets.....	1,304	0	0	0	0		
90+ Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	427	0	0	0	0		
All other loans and leases.....	11	0	0	0	0		
Total 90+ days past due securitized assets	438	0	0	0	0		
Total past due securitized assets.....	1,742	0	0	0	0		
Net Losses on Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans	0.34				
All other loans and leases	0.99				
Total 30–89 days past due securitized assets	0.49				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	0.21				
All other loans and leases	0.02				
Total 90+ days past due securitized assets	0.17				
Total past due securitized assets percent of securitized assets	0.66				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans	0				
All other loans and leases	0				
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.48				
Home equity lines	0.27				
Credit card receivables					
Commercial and industrial loans	0.59				
All other loans and leases	0.28				
Total managed loans past due 30–89 days	0.38				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0.40				
All other loans and leases	0.03				
Total managed loans past due 90+ days	0.08				
Total Past Due Managed Assets	0.45				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0.03				
All other loans and leases	0.06				
Net Losses on Managed Assets Percent of Total Managed Assets	0.04				

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Operating Income								
Income from bank subsidiaries	142,000	93,000	67,450	46,000	0	52.69	310.03	
Dividends	142,000	93,000	67,200	46,000	0	52.69	320.48	
Interest	0	0	250	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		-100.00
Income from nonbank subsidiaries	101	127	181	140	132	-20.47	-51.21	
Dividends	101	127	181	140	106	-20.47	17.44	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	26		-100.00	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	142,101	93,127	67,631	46,140	132	52.59	307.88	
Securities gains (losses)	0	0	61	0	0	0		
Other operating income	0	783	0	4,586	0		-100.00	
Total operating income	142,101	93,910	67,692	50,726	132	51.32	307.88	
Operating Expenses								
Personnel expenses	12,430	7,642	6,002	8,148	4,357	62.65	449.76	
Interest expense	14,255	10,907	8,826	6,822	3,994	30.70	710.86	
Other expenses	5,956	7,368	13,634	6,278	5,326	-19.16	17.13	
Provision for loan and lease losses	0	0	0	0	0	0		
Total operating expenses	32,641	25,917	28,462	21,248	13,677	25.94	258.53	
Income (loss) before taxes	109,460	67,993	39,230	29,478	-13,545	60.99	325.34	
Applicable income taxes (credit)	-6,878	-5,225	-5,603	-5,052	-10,622			
Extraordinary items					0			
Income before undistributed income of subsidiaries	116,338	73,218	44,833	34,530	-2,923	58.89	305.26	
Equity in undistributed income of subsidiaries	260,575	188,770	116,608	86,497	76,471	38.04	500.50	
Bank subsidiaries	263,437	191,152	118,987	88,561	76,471	37.82	507.10	
Nonbank subsidiaries	-2,862	-2,382	-2,379	-2,064	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	376,913	261,988	161,441	121,027	73,548	43.87	422.76	
Memoranda								
Bank net income	405,437	284,152	186,187	134,561	76,471	42.68	425.42	
Nonbank net income	-2,761	-2,255	-2,198	-1,924	106			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,079,925	90.02	2,834,385	91.56	2,609,466	92.93	1,603,893	953,815	8.66	301.20
Common and preferred stock		3,079,908	90.02	2,834,385	91.56	2,609,466	92.93	1,603,893	953,815	8.66	301.20
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		17	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		78,951	2.31	81,813	2.64	84,351	3	84,390	3,379	-3.50	2236.52
Common and preferred stock		78,951	2.31	81,813	2.64	84,351	3	84,390	3,379	-3.50	2236.52
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		239,822	7.01	167,643	5.42	102,392	3.65	6,977	4,409	43.06	52377.46
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		22,612	0.66	11,875	0.38	11,802	0.42	5,696	27,842	90.42	422.58
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,421,310	100.00	3,095,716	100.00	2,808,011	100.00	1,700,956	989,445	10.52	340.98
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	70,000	0		
Subordinated notes and debentures		300,630	8.79	300,050	9.69	191,649	6.83	73,925	73,795	0.19	
Other liabilities		27,901	0.82	24,213	0.78	19,220	0.68	11,496	25,240	15.23	421.42
Balance due to subsidiaries and related institutions		126,328	3.69	124,365	4.02	127,560	4.54	89,187	85,931	1.58	48.26
Total liabilities		454,859	13.29	448,628	14.49	338,429	12.05	244,608	184,966	1.39	251.49
Equity Capital		2,966,451	86.71	2,647,088	85.51	2,469,582	87.95	1,456,348	804,479	12.06	358.89
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		72,017	2.10	71,754	2.32	71,500	2.55	49,015	38,735	0.37	97.97
Common surplus		1,924,813	56.26	1,913,285	61.80	1,907,108	67.92	1,051,585	508,405	0.60	369.15
Retained earnings		1,006,436	29.42	671,510	21.69	507,950	18.09	377,135	273,118	49.88	369.30
Accumulated other comprehensive income		15,590	0.46	33,505	1.08	17,995	0.64	-4,826	-1,280	-53.47	
Other equity capital components		-52,405	-1.53	-42,966	-1.39	-34,971	-1.25	-16,561	-14,499		
Total liabilities and equity capital		3,421,310	100.00	3,095,716	100.00	2,808,011	100.00	1,700,956	989,445	10.52	340.98
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		126,328	3.69	124,345	4.02	127,560	4.54	89,187	85,931	1.59	48.26
Notes payable to subsidiaries that issued TPS		126,328	3.69	124,345	4.02	127,560	4.54	89,085	85,550	1.59	49.98
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	13.33	11.94	69	10.39	7.29	76	8.21	9.68	26	10.45	10.40	49	10.16	8.67	71
Bank net income / Average equity investment in banks	13.46	11.80	69	10.54	7.45	76	9.21	10.51	39	10.24	11.19	46	8.50	9.11	43
Nonbank net income / Average equity investment in nonbanks	-3.43	13.12	1	-2.71	9.75	9	-2.61	7.89	11	-2.79	7.10	8	3.14	9.81	45
Subsidiary HCs net income / Average equity investment in sub HCs	10.11				7.01			8.55			8.78			8.81	
Bank net income / Parent net income	107.57	96.79	84	108.46	88.16	75	115.33	82.22	93	111.18	82.56	91	103.97	104.64	50
Nonbank net income / Parent net income		3.40			3.59			5.93			3.78		0.14	1.13	58
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			90.33	
Leverage															
Total liabilities / Equity capital	15.33	16.81	60	16.95	20.06	64	13.70	20.43	57	16.80	20.88	62	22.99	11.14	83
Total debt / Equity capital	10.13	11.71	55	11.34	14.41	58	7.76	14.31	53	9.88	14.69	57	9.17	4.62	71
Total debt + notes payable to subs that issued TPS / Equity capital	14.39	13.63	63	16.03	16.67	66	12.93	16.36	60	16	17.10	66	19.81	9.36	81
Total debt + Loans guaranteed for affiliate / Equity capital	10.13	11.77	55	11.34	14.68	58	7.76	14.56	53	9.88	15.14	57	9.17	4.64	71
Total debt / Equity capital – excess over fair value	10.13	11.81	55	11.34	14.52	58	7.76	14.51	53	9.88	14.81	57	9.17	4.62	71
Long-term debt / Equity capital	10.13	10.95	55	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59	9.17	4.39	72
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt	34.71	39.86	39	54.60	34.67	68	44.30	28.44	66	60.24	28.63	77	45.81	17.83	80
Double Leverage															
Equity investment in subs / Equity capital	106.49	103.22	72	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91	118.98	105.17	89
Total investment in subs / Equity capital	106.49	108.40	58	110.17	110.16	72	109.08	111.07	62	115.93	112.48	73	118.98	105.55	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.51	0.29	69	1.03	0.47	73	1.39	0.36	89	1.92	0.35	94	2.08	0.56	90
Equity investment in subs – equity cap / Net income-div (X)	0.57	1.05	45	1.22	1.82	47	1.71	1.22	74	2.24	1.22	81	2.60	1.91	75
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	211.05	152.85	74	153.02	136.59	68	130.74	177.68	36	160.85	162.34	52	37.65	96.31	15
Cash from ops + noncash items + op expense / Op expense + dividend	221.06	154.48	75	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58	60.05	100.80	20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	208.42	98.54	93	195.69	134.08	80	286.33	116.34	96	123.92	103.19	73	113.94	101.42	68
Pretax operating income + interest expense / Interest expense	867.87	1,835.33	35	723.39	2,016.32	40	544.48	1,968.54	31	532.10	2,898.75	30	-239.13	1,955.22	11
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	658.18	1,770.77	28	495.40	1,539.23	30	341.21	1,632.83	17	332.66	1,369.37	22	-49.42	1,082.59	12
Dividends + interest from subsidiaries / Interest expense + dividends	252.66	174.12	75	176.94	150.43	68	172.63	210.80	43	190.24	188.90	57	0.56	107.07	7
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0.27	6.15	74
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.81	3.44	74	5.02	3.85	65	3.45	2.64	64	-4.06	2.61	12	0.26	1.68	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0	
Nonaccrual		0.92			1.03			0.54			6.54			0.46	
Total		1.09			1.13			0.58			6.78			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.32	1.76	67	0.39	2.66	66	0.46	5.62	61	0.75	5.50	64	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	36.09	66.37	28	56.99	81.10	38	67.70	57.84	68	50.48	57.26	51		100.86	
Dividends declared / Net income	11.14	28.27	15	15.93	42.29	16	18.80	33.08	26	14.40	27.33	19	20.24	32.32	33
Net income – dividends / Average equity.....	11.85	8.62	78	8.73	4.14	86	6.66	6.46	54	8.94	7.33	72	8.10	5.74	77
Percent of Dividends Paid															
Dividends from bank subsidiaries	338.20	155.92	86	222.89	132.17	79	221.42	178.13	62	263.90	157.73	80	0	106.72	8
Dividends from nonbank subsidiaries	0.24	4.90	57	0.30	3.41	61	0.60	7.53	54	0.80	7.13	62	0.71	2.37	72
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries	338.44	203.53	82	223.20	174.85	75	222.01	260.40	51	264.70	215.26	74	0.71	114.69	10
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	35.02	45.96	35	32.73	60.28	26	36.09	66.55	23	34.19	60.71	24	0	35.18	11
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0.13	0.54	63	0	0.52	18	0	0.14	28
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries	35.02	51.33	34	32.73	62.88	23	36.23	69.36	21	34.19	63.43	22	0	41.35	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40		100	129.02	73
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56		0	0.63	45
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96		0	0.60	44
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15		24.53	0.08	97
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33		124.53	153.75	84
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.93	74.16	86	99.03	69.76	73	99.27	67.32	78	90.68	65.18	49	0	67.33	11
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0.37	0.80	67	0	0.92	18	0	1.07	28
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries	99.93	83.13	81	99.03	82.20	62	99.64	78.80	73	90.68	74.20	35	0	79.76	5
Dividends from nonbank subsidiaries		0.07	3.07	51	0.14	1.95	59	0.27	2.65	54	0.28	2.57	61	80.30	1.78
Interest income from nonbank subsidiaries.....		0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0
Management and service fees from nonbank subsidiaries		0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0
Other income from nonbank subsidiaries.....		0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	19.70	0
Operating income from nonbank subsidiaries		0.07	4.67	40	0.14	4.70	45	0.27	7.29	41	0.28	7.64	46	100	3.09
Dividends from subsidiary holding companies.....		0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0
Interest income from subsidiary holding companies		0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0
Management and service fees from subsidiary holding companies.....		0	0	48	0	0	49	0	0	49	0	0	49	0	0
Other income from subsidiary holding companies.....		0	0	50	0	0	49	0	0	48	0	0	49	0	0
Operating income from subsidiary holding companies.....		0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0
Loans and advances from subsidiaries / Short term debt.....			158.10			135.13			83.37			87.87			886.47
Loans and advances from subsidiaries / Total debt		42.02	26.38	69	41.44	27.08	70	66.56	28.33	78	61.97	26.53	77	116.45	74.60